

**STERLING BANCORP**

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1039454	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,127	\$2,319	9.0%		
Loans	\$1,214	\$1,331	9.6%		
Construction & development	\$24	\$26	5.5%		
Closed-end 1-4 family residential	\$131	\$122	-7.6%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$6	\$5	-15.3%		
Commercial & Industrial	\$711	\$765	7.6%		
Commercial real estate	\$93	\$97	4.7%		
Unused commitments	\$14	\$99	610.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$256	\$187	-27.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$480	\$597	24.3%		
Cash & balances due	\$62	\$67	8.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$132	\$158	19.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$124	\$160	29.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,983	\$2,133	7.6%		
Deposits	\$1,612	\$1,789	11.0%		
Total other borrowings	\$245	\$191	-22.0%		
FHLB advances	\$130	\$144	10.9%		
Equity					
Equity capital at quarter end	\$144	\$186	28.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$32	NA		
Performance Ratios					
Tier 1 leverage ratio	7.0%	8.4%	--		
Tier 1 risk based capital ratio	10.0%	11.2%	--		
Total risk based capital ratio	11.3%	12.3%	--		
Return on equity <sup>1</sup>	9.8%	12.3%	--		
Return on assets <sup>1</sup>	0.7%	1.0%	--		
Net interest margin <sup>1</sup>	4.6%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	103.7%	262.1%	--		
Loss provision to net charge-offs (qtr)	110.8%	103.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.4%	0.9%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.4%	1.3%	0.3%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	41.8%	0.0%	0.0%	0.1%	--
Commercial & Industrial	0.4%	0.2%	0.4%	0.2%	--
Commercial real estate	0.0%	3.2%	0.0%	0.0%	--
Total loans	1.6%	0.5%	0.7%	0.3%	--